

With the recent impacts of COVID-19 we wanted to outline how HealthSmart will be addressing your plan through these challenging times. We hope that you and your family are staying safe and healthy.

Understanding that many health service providers have closed and will continue to do so for the foreseeable future, we have reviewed how we will be handling coverage periods and claim dates.

At this time, we have made the decision to provide as much flexibility as possible in your claims for the 2020 year.

To account for procedures you may have to reschedule to later dates:

Any expenses that are incurred between March 15, 2020 and December 31, 2020 will be considered to have been received in the earliest claim year during 2020 which still has funds available in it.

*For example, if you put off your regular dental visit in March until July, but your claim year ends at the end of March, you are able to use either your coverage for the April 2019 to March 2020 year or your coverage for the April 2020 to March 2021 year. We will automatically allocate your expense to the earliest possible year first until that year is exhausted, at which point we will use the later year.*

To account for delays in submitting claims due to mail delays or delays in obtaining receipts:

Any claims that are received between March 15, 2020 and January 31, 2021 for services rendered between January 1, 2020 and December 31, 2020 will be considered to have been received within the appropriate timeframe for claims.

*For example, if you went to the dentist in February, but had lost the receipt and are now unable to obtain the receipt as your dentist is closed, you have until January 31, 2021 to submit that claim and have it be considered as received on time.*

To ensure the safety of our team:

We are continuing to operate, although at a slower pace as we work securely from home. We are not processing physical claims, and not mailing out paper cheques. If you have a claim to submit, please see our website (<https://healthsmartphsp.ca/make-a-claim/>) for details on how to submit that claim electronically.

To ensure your payments are processed as quickly as possible:

If you are able to receive or send INTERAC e-Transfers through your bank and would like to use that to receive or send us funds please contact us to handle that payment.

Thank you for your patience during these times, and we look forward to continuing to work with you. If you have any questions, don't hesitate to contact us.